OIPE
OCT 05 2001
PATENT & TRADEMARK OFFICE

#4

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Milosavljevic **Docket No.: SCHW0005**
Serial No. : 09/880,170 **Art Unit:** Unassigned
Filed: June 12, 2001 **Examiner:** Unassigned
Title: **SYSTEM AND METHOD FOR INCOME PLANNER**

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

This Information Disclosure Statement is submitted:

(X) under 37 CFR 1.97(b), or
(within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)

( ) under 37 CFR 1.97(c) together with either a:
( ) Certification under 37 CFR 1.97(e), or
( ) a $220.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)

( ) under 37 CFR 1.97(d) together with a:
( ) Certification under 37 CFR 1.97(e), and
( ) a $220.00 fee under 37 CFR 1.17(d)(2)(ii), and
( ) a $130.00 petition fee set forth in 37 CFR 1.17(i)(1)
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

(X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. SCHW0005). A copy of this sheet is enclosed for accounting purposes.

(X) Applicant(s) submit herewith Form PTO 1449 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

( ) A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,

Michael Glenn
Attorney For Applicant
Reg. No. 30,176

Customer No. 22862

Form 1449 (Modified) **Information Disclosure Statement By Applicant** (Use Several Sheets if Necessary)	Atty Docket No. SCHW0005	Serial No.: 09/880,170
	Applicant: Milosavljevic et al.	
	Filing Date: 6/12/01	Group: Not Assigned

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A	3,634,669	1/11/72	Soumas et al.	235	184	7/16/69
	B	3,697,693	10/10/72	Deschenes et al.	179	2	3/11/70
	C	4,007,355	2/8/77	Moreno	235	61.7	3/21/75
	D	4,334,270	6/8/82	Towers	364	300	8/11/72
	E	4,346,442	8/24/82	Musmanno	364	408	7/29/80
	F	4,376,978	3/15/83	Musmanno	364	408	10/22/80
	G	4,597,046	6/24/86	Musmanno et al.	364	408	9/30/82
	H	4,642,767	2/10/87	Lerner	364	406	4/23/84
	I	4,722,055	1/26/88	Roberts	364	408	2/6/87
	J	4,742,457	5/3/88	Leon et al.	364	408	8/27/85
	K	4,752,877	6/21/88	Roberts et al.	364	408	4/9/86
	L	4,774,663	9/27/88	Musmanno et al.	364	408	11/21/83
	M	4,868,376	9/19/89	Lessin et al.	235	492	5/15/87
	N	4,876,648	10/24/89	Lloyd	364	408	1/12/88
	O	4,885,685	12/5/89	Wolfberg et al.	364	401	9/18/87
	P	4,910,676	3/20/90	Alldredge	364	408	3/30/87
	Q	4,933,842	6/12/90	Durbin et al.	364	408	2/29/88
	R	4,953,085	8/28/90	Atkins	364	408	4/15/87
	S	4,989,141	1/29/91	Lyons et al.	364	408	6/1/87
	T	5,025,138	6/18/91	Cuervo	235	379	1/6/87
	U	5,101,353	3/31/92	Lupien et al.	364	408	5/31/89
	V	5,126,936	6/30/92	Champion et al.	364	406	9/1/89
	W	5,132,899	7/21/92	Fox	364	408	10/16/89
	X	5,148,365	9/15/92	Dembo	364	402	8/15/89
	Y	5,220,500	6/15/93	Baird et al.	364	408	9/19/89
	Z	5,222,019	6/22/93	Yoshino et al.	364	408	10/3/91
	a	5,227,967	7/13/93	Bailey	364	408	3/20/89
	b	5,237,500	8/17/93	Perg et al.	364	408	2/27/90
	c	5,454,104	9/26/95	Steidlmayer et al.	395	600	2/25/93
	d	5,471,575	11/28/95	Giansante	395	144	1/3/92
	e	5,523,942	6/4/96	Tyler et al.	364	401	3/31/94
	f	5,563,783	10/8/96	Stolfo et al.	364	408	4/4/95
	g	5,590,037	12/31/96	Ryan et al.	395	204	9/17/93
	h	5,592,379	1/7/97	Finfrock et al.	395	239	10/6/94
	i	5,644,727	7/1/97	Atkins	395	240	12/6/94
	j	5,692,233	11/25/97	Garman	705	36	2/3/95
	k	5,784,696	7/21/98	Melnikoff	705	36	6/6/95
	l	5,812,987	9/22/98	Luskin et al.	705	36	3/13/95
	m	5,839,804	11/24/98	Ho	312	223.2	7/22/97
	n	5,864,827	1/26/99	Wilson	705	35	6/27/97
	o	5,864,828	1/26/99	Atkins	705	36	8/27/91
	p	5,875,437	2/23/99	Atkins	705	40	4/15/97
	q	5,884,283	3/16/99	Manos	705	30	9/5/96

	r	5,884,285	3/16/99	Atkins	705	36	1/16/92
	s	5,884,287	3/16/99	Edesess	705	36	4/11/97
	t	5,907,801	5/25/99	Albert et al.	455	406	9/22/95
	u	5,911,135	6/8/99	Atkins	705	36	4/16/91
	v	5,911,136	6/8/99	Atkins	705	36	3/26/97
	w	5,918,217	6/29/99	Maggioncalda et al.	705	36	12/10/97
	x	5,918,218	6/29/99	Harris et al.	705	37	9/1/94
	y	6,012,044	1/4/00	Maggioncalda et al.	705	36	5/25/99

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	z	0572281 A1	21/1/93	EPO	15	30		X
	Aa	96/06402	2/29/96	PCT	17	60		X
	Bb	98/13776	4/2/98	PCT	17	60		X
	Cc	98/44444	10/8/98	PCT	19	00		X

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	Dd	Jason Zweig, 12 Deadly Fund Myths- and how to Profit From Them, February 1996; Money Magazine
	Ee	Jason Zweig, What you can so to stop index funds from blowing up on you when stocks fall, September 1997, Money Magazine
	Ff	Jason Zweig, How to Beat 77% of Fund Investors Year after Year; August 1997, Money Magazine
	Gg	Barra Portfolio, 1998, barra.com
	Hh	Laurent Beltity, Optimism Floue Appliquee au Choix de Portefeuilles, CCF Recherche & Innovation
	Ii	Financial Planner With Nerves of Silicon, October 7,1985, McGraw-Hill Business Week;
	Jj	Michael Edesess and George A. Hambrecht, Scenario forecasting: Necessity, not Choice, The Journal of Portfolio Management
	Kk	Thomas Eggenschwiler, and Erich Gamma, ET++ Swaps Manager: Using Object Technology in the Financial Domain; October 27, 1992; ACM SIGPlan Notices
	Ll	Henry Fesko-Weiss, Dialing for Profits, May 1986; Personal Computing
	Mm	Asset Allocation- One Step at a Time, March 1997, Global Investor
	Nn	www.Ibbotson.com April 22, 1998, Ibotson Associates
	Oo	Inter Face: Institutional Software + Data; Ibbotson associates; 2nd Quarter, 1998; Volume 5, Issue 2

	Pp	NetResults: Your online financial advisor, www.isnetwork.com/home/firsttime.html; March 1, 1997
	Qq	Fayette Hickox, Learning about Artificial Intelligence; July 1986; Institutional Investor
	Rr	D. L. Jensen and A.J. King, Frontier: A Graphical Interface for Portfolio Optimization in a Piecewise Linear-Quadratic Risk Framework; 1992; IBM Systems Journal
	Ss	Jessica Keyes, Expert Allocator: Tools for Portfolio Optimization; May 1996, Dension Management Magazine
	Tt	Alan J. King, Asymmetric risk Measures and Tracking Models for Portfolio Optimization Under Certainty;
	Uu	Mary Malliaris and Linda Salchenberger; Beating the Best: A Neural Network Challenges the Black-Scholes Formula; March 1,1993; IEEE Ninth Conference on Artificial Intelligence for Applications
	Vv	Chris Nikolopoulos and Paul Fellrath, A Hybrid Expert System for Investment Advising; June 27, 1994; IEEE International Conference on Neural Networks- IEEE World Conference on Computational Intelligence
	Ww	K.N. Pantazopoulos, V.S. Verykiosi, E.N. Houstis; A Knowledge Based System for Evaluation of Option Pricing Algorithms; March 29, 1998; Proceedings of the IEEE/IAFE/ Informs
	Xx	Jacob Paroush, Risk and Wealth Effects on Efficient Portfolio;
	Yy	Ivy Schmerken; Making Risk Analysis Easy as Alpha, Beta, January 1988, Wall Street Computer Review
	Zz	William F. Sharpe, Asset Allocation: Management Style and Performance Measurement, Winter 1992, The Journal of Portfolio Management
	AA	Sharpe et al., Investments; Chapter 8: Portfolio Analysis; 1995; Prentice Hall, Inc.
	BB	Software (investemtn buyer's guide); Wall Street Computer Review, 1990
	CC	Tanaka et al.; Possibility Portfolio Selection; March 1995; Proceedings of the 1995 IEEE International Conference on Fuzzy Systems, International Joint Conference on the 4th.
	DD	Keeping Up With Technology: The 1991 Software Update; June 1991; trusts and Estates Magazine
	EE	J. Voros; Portfolio Analysis- An Analytic Dervation of the Efficient Portfolio Frontier; 1986; European Journal of Operational Research

Include copy of this form with next communication to applicant.